

Sky Blue Residential

Rates Effective 5 Dec 2023

Product	Rates to Borrower		Comparison Rate	
	Resi P & I	Resi IO	P & I	IO
Prime				
Prime Full Doc ≤ 65% LVR	7.19%	7.49%	7.28%	7.58%
Prime Full Doc ≤ 75% LVR	7.34%	7.64%	7.43%	7.73%
Prime Full Doc ≤ 80% LVR	7.44%	7.74%	7.53%	7.83%
Prime Lo Doc ≤ 65% LVR	7.34%	7.64%	7.43%	7.73%
Prime Lo Doc ≤ 75% LVR	7.54%	7.84%	7.63%	7.93%
Prime Lo Doc ≤ 80% LVR	7.54%	7.84%	7.63%	7.93%
Near Prime				
Near Prime Full Doc ≤ 65% LVR	7.49%	7.79%	7.58%	7.88%
Near Prime Full Doc ≤ 75% LVR	7.59%	7.89%	7.68%	7.98%
Near Prime Full Doc ≤ 80% LVR	7.74%	8.04%	7.83%	8.13%
Near Prime Lo Doc ≤ 65% LVR	7.79%	8.09%	7.88%	8.18%
Near Prime Lo Doc ≤ 75% LVR	8.09%	8.39%	8.18%	8.48%
Near Prime Lo Doc ≤ 80% LVR	8.14%	8.44%	8.23%	8.53%
Near Prime Plus				
Near Prime + Full Doc ≤ 65% LVR	7.74%	8.04%	7.83%	8.13%
Near Prime + Full Doc ≤ 75% LVR	7.84%	8.14%	7.93%	8.23%
Near Prime + Full Doc ≤ 80% LVR	7.94%	8.24%	8.03%	8.33%
Near Prime + Lo Doc ≤ 65% LVR	8.24%	8.54%	8.33%	8.63%
Near Prime + Lo Doc ≤ 75% LVR	8.54%	8.84%	8.63%	8.93%
Near Prime + Lo Doc ≤ 80% LVR	8.74%	9.04%	8.83%	9.13%
Specialist				
Specialist Full Doc ≤ 65% LVR	8.24%	8.54%	8.33%	8.63%
Specialist Full Doc ≤ 75% LVR	8.74%	9.04%	8.83%	9.13%
Specialist Full Doc ≤ 80% LVR	9.24%	9.54%	9.33%	9.62%
Specialist Lo Doc ≤ 65% LVR	8.74%	9.04%	8.83%	9.13%
Specialist Lo Doc ≤ 75% LVR	9.14%	9.44%	9.23%	9.52%
Specialist Lo Doc ≤ 80% LVR	9.54%	9.84%	9.62%	9.92%
Specialist Plus				
Specialist + Full Doc ≤ 65% LVR	9.64%	9.94%	9.72%	10.02%
Specialist + Full Doc ≤ 75% LVR	9.84%	10.14%	9.92%	10.22%
Specialist + Full Doc ≤ 80% LVR	10.44%	10.74%	10.52%	10.82%
Specialist + Lo Doc ≤ 65% LVR	10.24%	10.54%	10.32%	10.62%
Specialist + Lo Doc ≤ 75% LVR	10.74%	11.04%	10.82%	11.12%
Specialist + Lo Doc ≤ 80% LVR	11.04%	11.34%	11.12%	11.42%
SMSF				
Prime SMSF ≤ 65% LVR	7.49%	7.79%	7.58%	7.88%
Prime SMSF ≤ 75% LVR	7.69%	7.99%	7.78%	8.08%
Prime SMSF ≤ 80% LVR	7.69%	7.99%	7.78%	8.08%
Near Prime SMSF ≤ 65% LVR	7.99%	8.29%	8.08%	8.38%
Near Prime SMSF ≤ 75% LVR	8.19%	8.49%	8.28%	8.58%
Near Prime SMSF ≤ 80% LVR	8.19%	8.49%	8.28%	8.58%
Residential Bridging				
Full doc up to 80% LVR	9.74%	0.00%	9.82%	0.00%
Lo doc up to 80% LVR	9.74%	0.00%	9.82%	0.00%
Highest and Best Use <80% LVR				
Higher and Best Use < 4 Dwellings	9.49%	0.00%	9.57%	0.00%
Higher and Best Use > 4 Dwellings	10.64%	0.00%	10.72%	0.00%
Non Resident Full Doc Only				
Prime Full Doc ≤ 55% LVR	8.84%	0.00%	8.93%	0.00%
Prime Full Doc ≤ 70% LVR	8.99%	0.00%	9.08%	0.00%
Prime Full Doc ≤ 75% LVR	9.09%	0.00%	9.18%	0.00%

Please add 0.15% for Investment Loans

F/D = Full Documentation, L/D = Lo Documentation

Terms and conditions apply and are available on request. Bank fees and charges apply. To approved applicants only. Rates may be withdrawn or varied at any time without notice. Each comparison rate is based on \$150,000 over 25 years. WARNING. These comparison rates apply only to the examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate and may influence the cost of the loan.

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